Case 08-11231 Doc 1 Filed 05/02/08 Entered 05/02/08 16:25:18 Desc Main 5/02/08 4:22PM Document Page 1 of 24

B1 (Official	Form 1)(1/0			~			~	3 -		1					
			United No		S Bank District						Voluntary	Petition			
	Debtor (if ind nan, Janic		er Last, Firs	t, Middle):			Name	of Joint De	ebtor (Spouse)) (Last, First,	, Middle):				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):								
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-9488								our digits o		Individual-7	Гахрауег I.D. (ITIN) No	o./Complete EIN			
Street Address of Debtor (No. and Street, City, and State): 12736 South Parnell Avenue Chicago, IL							Address of	Joint Debtor	(No. and Str	reet, City, and State):	ZIP Code				
					Г	ZIP Code 60628-71						Zir Code			
County of I	Residence or	of the Princ	cipal Place	of Busines				y of Reside	ence or of the	Principal Pla	ace of Business:				
Mailing Ad	ldress of Deb	tor (if diffe	rent from st	reet addre	ss):		Mailir	ng Address	of Joint Debte	or (if differe	nt from street address):				
						ZIP Code	:					ZIP Code			
	f Principal As t from street a			or											
	Type of	Debtor		T	Nature	of Business	3		Chapter	of Bankrup	otcy Code Under Whic	eh			
		rganization)		_	`	one box)					iled (Check one box)				
	(Check	one box)			☐ Health Care Business☐ Single Asset Real Estate as define			Chapt		ПС	hapter 15 Petition for R	acconition			
	ual (includes		*	in 1	in 11 U.S.C. § 101 (51B)			☐ Chapt			a Foreign Main Procee				
	hibit D on pa		*	Rail	lroad ckbroker			☐ Chapt		☐ Cl	hapter 15 Petition for Re	ecognition			
_ ^	ation (include	es LLC and	LLP)		nmodity Br	oker		☐ Chapt	er 13	of	a Foreign Nonmain Pro	oceeding			
☐ Partners	snip If debtor is not	one of the ol	hovo antitios		aring Bank					N T 4	6D 14				
	is box and stat			Oth		4 E4'4-					e of Debts k one box)				
						empt Entity k, if applicabl		■ Debts are primarily consumer debts, □ Debts are							
				und	otor is a tax- er Title 26 of le (the Inter	of the Unite	d States	"incurr	d in 11 U.S.C. § red by an indivi- onal, family, or l	dual primarily	for	ess debts.			
		Filing F	ee (Check o		ie (the filter	nai Kevenu				Chapter 11	-				
Full Fil	ling Fee attac	0	cc (Check c	nic box)				one box: Debtor is		-	s defined in 11 U.S.C. §	101(51D).			
_	Fee to be paid		ents (applic	able to inc	lividuals or	ılv) Must		Debtor is			or as defined in 11 U.S.				
attach s	signed applicate to pay fee	ation for the	court's con	sideration	certifying t	hat the deb			aggregate non	contingent li	iquidated debts (excludi	ing debts owed			
	Fee waiver re						`. <u> </u>	to insider	s or affiliates)	are less than	n \$2,190,000.				
	signed application							all applica A plan is	ibie boxes: being filed wi	ith this petition	on.				
											ted prepetition from one with 11 U.S.C. § 1126(b				
Statistical/	'Administrat	ive Inform	ation						,		SPACE IS FOR COURT	<u> </u>			
	estimates tha														
	estimates tha ill be no fund						ive expense	es paid,							
	Number of C	reditors	П												
1- 49	50- 99	100- 199	□ 200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000						
Estimated A		_		_		П									
\$0 to	\$50,001 to	\$100,001 to	\$500,001	\$1,000,001	\$10,000,001	\$50,000,001	\$100,000,001								
\$50,000	\$100,000	\$500,000	to \$1 million	to \$10 million	to \$50 million	to \$100 million	to \$500 million	to \$1 billion	\$1 billion						
Estimated I	Liabilities														
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than						

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B1 (Official For	m 1)(1/08)	1 age 2 01 24	Page 2				
Voluntar	y Petition	Name of Debtor(s): Christman, Janice N	Л				
(This page mu	st be completed and filed in every case)						
	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two	, attach additional sheet)				
Location Where Filed:	Northern District of Illinois	Case Number: 03-10465	Date Filed: 3/07/03				
Location Where Filed:		Case Number:	Date Filed:				
Per	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If	more than one, attach additional sheet)				
Name of Debte - None -	or:	Case Number:	Date Filed:				
District:		Relationship:	Judge:				
	Exhibit A	(To be completed if debter is a	Exhibit B				
forms 10K as pursuant to S and is reques	leted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.) A is attached and made a part of this petition.	(To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).					
Lamon	x is attached and made a part of this pedition.	X /s/ Michael White Signature of Attorney for Michael White 30	or Debtor(s) (Date)				
	Exh	ibit C					
Does the debto	r own or have possession of any property that poses or is alleged to	pose a threat of imminent and	identifiable harm to public health or safety?				
☐ Yes, and ☐ No.	Exhibit C is attached and made a part of this petition.						
		ibit D					
_	eted by every individual debtor. If a joint petition is filed, ea		nd attach a separate Exhibit D.)				
If this is a join	D completed and signed by the debtor is attached and made	a part of this petition.					
· ·	D also completed and signed by the joint debtor is attached a	and made a part of this petiti	ion.				
	Information Regardin	=					
	(Check any ap	al place of business, or princ					
	days immediately preceding the date of this petition or for There is a bankruptcy case concerning debtor's affiliate, go	٠.					
	Debtor is a debtor in a foreign proceeding and has its prince this District, or has no principal place of business or assets	cipal place of business or pr	incipal assets in the United States in				
	proceeding [in a federal or state court] in this District, or the sought in this District.						
	Certification by a Debtor Who Reside (Check all app		al Property				
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If bo	x checked, complete the following.)				
	(Name of landlord that obtained judgment)						
	(Address of landlord)						
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment						
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	-	-				
	Debtor certifies that he/she has served the Landlord with the	his certification. (11 U.S.C.	§ 362(l)).				

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Christman, Janice M

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B1 (Official Form 1)(1/08)

Page 3 of 24 Name of Debtor(s):

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

▼ /s/ Janice M Christman

Signature of Debtor Janice M Christman

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 2, 2008

Date

Signature of Attorney*

X /s/ Michael White

Signature of Attorney for Debtor(s)

Michael White 3001830

Printed Name of Attorney for Debtor(s)

Michael White

Firm Name

30 North LaSalle Street **Suite 2024** Chicago, IL 60602-3355

Address

Email: MWhit1967@aol.com

312-236-4544 Fax: 312-236-0182

Telephone Number

May 2, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Janice M Christman		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Janice M Christman
	Janice M Christman
Date: May 2, 2008	

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B6D (Official Form 6D) (12/07)

In re	Janice M Christman	Case No.	_
-		, Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_			_	_			
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONFLXGENT	UNLLQULDAH	F	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 2168134			2000		E			
Citifinancial Mortgage P.O. Box 9438 Dept. 0251 Gaithersburg, MD 20898-9438		-	First Mortgage Single Family Residence 12736 South Parnell Avenue Chicago, IL 60628-7112 Value \$ 106,000.00		x		77,500.00	0.00
Account No. 979088			Purchase Money Security					
Household Auto Finance P.O. Box 17903 San Diego, CA 92177-7903		-	2001 Mitsubishi Galant					
			Value \$ 5,000.00				7,025.83	2,025.83
Account No. 5000000979088 HSBC Auto Finance P.O. Box 17904 San Diego, CA 92177		-	2002 Purchase Money Security 2004 Mercury Sable 4 Door Value \$ 0.00		x		23.00	23.00
Account No.	T	T						
			Value \$					
continuation sheets attached			(Total of the	ubt his j			84,548.83	2,048.83
			(Report on Summary of Sc		`ota lule		84,548.83	2,048.83

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B6E (Official Form 6E) (12/07)

•		
In re	Janice M Christman	Case No
-		Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian."

Do not disclose the child's name. See. 11 U.S.C. \$112 and Fed. R. Bankr. P. 1007(m).

Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Baliki. F. 1007(III).
If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the approp schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place and "X" in the column labeled "Unliquidated." If the claim is disputed, place and "X" in the column
"Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total
also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (12/07) - Cont.

In re	Janice M Christman	Case No			
_		Debtor			

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

5/02/08 4:22PM

TYPE OF PRIORITY Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ODEBTOR NLIQUIDATED SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W INGENT AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) Account No. PAS F906643 IL Parking Tickets City of Chicago 0.00 P.O. Box 88292 Chicago, IL 60680-1292 X 440.00 440.00 Account No. PIN #: 25-33-105-036-0000 September 2007 **Real Estate Property Taxes Cook County Treasurer** 0.00 P.O. Box 4488 Carol Stream, IL 60197-4488 X 867.99 867.99 Account No. PIN # 25-33-105-036-0000 2007 Real Estate Property Taxes **Cook County Treasurer** 0.00 P.O. Box 4488 Carol Stream, IL 60197-4488 Χ 417.92 417.92 Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 1,725.91 1,725.91 0.00 (Report on Summary of Schedules) 1,725.91 1,725.91

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B6F (Official Form 6F) (12/07)

In re	Janice M Christman		Case No				
-		Debtor	•,				

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unse			•					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDAT		S P U T E	AMOUNT OF CLAIM
Account No. 3696-05051			Unsecured Loan	T	E			
ABC Financial Services P.O. Box 6800 North Little Rock, AR 72124		-			x			
								115.45
Account No. 204562383 Advocate Health Care 4601 Sauk Trail Richton Park, IL 60471		-	2002 Medical Services		х			
								150.00
Account No. 20456238-3 Advocate Trinity Hospital 2320 East 93rd Street Chicago, IL 60617		-	2002 Hospital Services		x			450.00
A V. 057 40 0400			Unamital Camina	\bot		-	4	150.00
Account No. 357-48-9488 Advocate Trinity Hospital 2320 East 93rd Street Chicago, IL 60617		-	Hospital Services		x			175.00
		<u>L</u>			<u>L</u>	Ļ	4	175.00
9 continuation sheets attached			(Total of	Sub this)	590.45

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In re	Janice M Christman	Case No	
_		Debtor ,	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	J H	CONSIDERATION FOR CLAIM. IF CLAIM	CONTIN	DZLLQU.	DISPUT	AMOUNT OF CLAIM
(See instructions above.) Account No. 2023356544	O R	С	IS SUBJECT TO SETOFF, SO STATE.	N G E N T	I D A T E D	E D	
AFNI 404 Brock Drive P.O. Box 3097 Bloomington, IL 61702-3097		-	Trade debt		X		1,000.00
Account No. Alan Kushner D.D.S. & Assoc. 205 North Michigan Avenue Suite 2214 Chicago, IL 60601		-	Trade debt		х		11.10
Account No. 00723225260 American Family Insurance Payment Processing Center P.O. Box 709 Needham Heights, MA 02494-0005		-	2002 Trade debt		x		88.14
Account No. 4500603565 Invoice No. American Medical Collection Agency P.O. Box 1235 Elmsford, NY 10523-0935		-	4/7/2007 Trade debt		х		119.50
Account No. 4465 1110 0893 506 Arrow Financial Services, Inc. 5996 West Touhy Ave. Niles, IL 60714		-	Credit Card Purchases		x		3,501.64
Sheet no. <u>1</u> of <u>9</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	ı		Total of t	Subt his			4,720.38

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In re	Janice M Christman	Case No	
_		Debtor ,	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	00	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	C J M	IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. 01-0300008798300031533600			Cable Television Service		E		
AT&T Broadband 1225 West North Avenue Chicago, IL 60622-1555		-			X		104.58
Account No. 007 007408			Trade debt				
Bank Financial 6415 West 95th Street Chicago Ridge, IL 60415-9902		-			x		95.00
Account No. 8599257-840M04088 011997			Credit Card Purchases				
BMG Music Service P.O. Box 91545 Indianapolis, IN 46291-0545		-			x		40.88
Account No. 5570-0917-8025-7398	t		Credit Card Purchases	T			
Capital One Bank c/o Capital Management Services, LP 726 Exchange St Suite 700 Buffalo, NY 14210		-			x		850.00
Account No. 4121-7416-6438-8662	f	H	2000	+			
Capital One Bank USA NA P.O. Box 30281 Salt Lake City, UT 84130-0281		-	Credit Card Purchases		x		111.00
Sheet no. 2 of 9 sheets attached to Schedule of				Sub	tota	1	1,201.46
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	1,201.40

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In re	Janice M Christman	Case No)
_		Debtor	

						_	
CREDITOR'S NAME,	CO	Hu	usband, Wife, Joint, or Community	6	U N	D	
MAILING ADDRESS	CODEBTOR	H W		CONT	UNLL QUL	S P	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	B T	J	CONSIDERATION FOR CLAIM. IF CLAIM		Q U	U	AMOUNT OF CLAIM
(See instructions above.)	O R	С	IS SUBJECT TO SETOFF, SO STATE.	N G E N	D	E D	
Account No. 4121-7417-5556-4387	T	T	2000	T	DATED		
			Credit Card Purchases		Ď		
Capital One Bank USA NA							
P.O. Box 30281		-			X		
Salt Lake City, UT 84130-0281							
							800.00
				_			000.00
Account No. 4328535	ļ		Trade debt				
Chicago Tribune							
c/o Biehl & Biehl		-			X		
P.O. Box 87410							
Carol Stream, IL 60188-7410							
							25.87
Account No. 01428737			11/29/07		T		
			Trade debt				
City of Chicago					,,		
EMS		-			X		
33589 Treasury Center							
Chicago, IL 60694							100.00
							100.00
Account No. 140045-140045			Trade debt				
City of Chicago							
The Department of Water Management		-			X		
P.O. Box 6330							
Chicago, IL 60680-6330							
							601.31
Account No. 33794911			2006				
			Trade debt				
CMI					\ \		
4200 International Parkway		[X		
Carroliton, TX 75007-1912							
							342.00
Sheet no. 3 of 9 sheets attached to Schedule of		<u> </u>		Sub	tota	<u>L</u>	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				1,869.18
Creations froming offsecured Nonphority Claims			(1018101)	1113	Pag	,c,	l

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In re	Janice M Christman	Case No.	
_		Debtor	

				1.	١	-	
CREDITOR'S NAME,	CODEBTO	1	sband, Wife, Joint, or Community	CONTI	UZL-QU-	DISPUTE	
MAILING ADDRESS INCLUDING ZIP CODE.	E	H W		T	Įţ.	P	
AND ACCOUNT NUMBER	T	J	CONSIDERATION FOR CLAIM. IF CLAIM	N	Ü	Ţ	AMOUNT OF CLAIM
(See instructions above.)	O R	С	IS SUBJECT TO SETOFF, SO STATE.	N G E N	D	E D	
Account No. 6954901	t		2002	∀	D A T E D		
	1		Trade debt		D		_
Collection Systems, Inc.							
8 South Michigan		-					
Suite 618							
Chicago, IL 60603							50.00
	_			-			50.00
Account No. 7458501			2002 Trade debt				
Collection Systems, Inc.			Trade debt				
8 South Michigan		_			X		
Suite 618					``		
Chicago, IL 60603							
3 .,							75.00
Account No. 9124201	t		2002				
	1		Trade debt				
Collection Systems, Inc.							
8 South Michigan		-			X		
Suite 618							
Chicago, IL 60603							
							75.00
Account No. 50520011532			Trade debt				
Columbia House DVD Club							
Customer Service Center		_			X		
P.O. Box 91605							
Indianapolis, IN 46291-0605							
							112.00
Account No. 9379005007	T	T	Electric Utility Services			H	
	1						
ComEd							
Customer Care Center		-			X		
P.O. Box 87522							
Chicago, IL 60680-6330							
				1			800.00
Sheet no. 4 of 9 sheets attached to Schedule of				Sub			1,112.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	1,112.00

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In re	Janice M Christman		Case No.
_		Debtor ,	

CREDITOR'S NAME,	C	Нι	sband, Wife, Joint, or Community	Ç	Ü	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M		CONTINGENT	UNLLQULDAL	SPUTED	AMOUNT OF CLAIM
Account No.				'	A T E D		
Drs. Michet, Michet & Michet 9541 So. Pulaski Road		-					0.00
Account No. T9650933-MW-ST510-999			Medical Services	T			
Drs. Michet, Michet & Michet 9541 So. Pulaski Road Evergreen Park, IL 60805-1911		-			x		38.75
Account No.			2002	+			
Enterprise Rent-A-Car 7518 West 98th Place Bridgeview, IL 60455-2312		-	Trade debt		x		450.00
Account No. 532902607296			2004				
FIA Csna 4050 Ogletown/Station Rd. DE5-019-03-07 Newark, DE 19713		-	Credit Card Purchases		x		993.00
Account No. 98757398892003555		T	2003	t		T	
Heller & Frisone 33 North LaSalle Street Suite 1200 Chicago, IL 60602-2603		-	Credit Card Purchases		x		222.00
Sheet no5 of _9 sheets attached to Schedule of				Sub			1,703.75
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	1,703.75

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In re	Janice M Christman		Case No.
-		Debtor	

CREDITOR'S NAME,	С	Hu	sband, Wife, Joint, or Community	С	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	QU L D	I S P U T E D	AMOUNT OF CLAIM
Account No. 625441			Trade debt	'	A T E D		
Ice Mountain c/o The Bureaus, Inc. 1717 Central Street Chicago, IL 60678-1353		-			x		80.44
Account No. 1138772551			Trade debt				
Ladies Home Journal Billing Center 1716 Locust Street Des Moines, IA 50309-3023		-			x		17.46
Account No. 3FX34709			Local and Long Distance Telephone Service	t	T		
MCI Consumer Markets Denver, CO 80217-0890		-			x		0.00
Account No. 7734681701			Telephone Services				
New Millenium Telecommunications 2019 West 95th Street Chicago, IL 60643		-			x		40.45
Account No. 86098			Trade debt	t		T	
Northwestern Internists, Ltd. 676 North St. Clair Suite 415 Chicago, IL 60611		_			x		46.00
Sheet no. _6 of _9 sheets attached to Schedule of				Sub			184.35
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	104.33

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In re	Janice M Christman	Case N	0
_		Debtor ,	

CREDITOR'S NAME,	C	Ηι	usband, Wife, Joint, or Community	C	Ü	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. 369664			12/19, 12/20/ & 12/27/2007	T	T E		
Northwestern Memorial Physicians 75 Remittance Drive Suite #1293 Chicago, IL 60675-1293		-	Trade debt		X		140.00
Account No. M122002-93-828			Unsecured Loan				
Payday Loan Store - Lansing c/o Mages & Price 102 Wilmot Road - Suite 410 Deerfield, IL 60015		-			x		475.00
Account No. 2500041465034			2005	-			
People's Energy 130 East Randolph Drive 17th Floor Chicago, IL 60601		-	Gas Utility Services		x		2,303.00
Account No. 2500048784682			2007				
People's Energy 130 E. Randolph Drive 17th Floor Chicago, IL 60601		-	Gas Utility Services		x		2,500.00
Account No. 2 5000 1297 0243		T	Gas Utility Services				
People's Energy Chicago, IL 60687-0001		-			x		1,440.79
Sheet no7 of _9 sheets attached to Schedule of						1	6,858.79
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	0,030.79

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In re	Janice M Christman	Case No	_
_		Debtor	

						_	
CREDITOR'S NAME, MAILING ADDRESS	000		sband, Wife, Joint, or Community	CONT	UNL	D I S	
INCLUDING ZIP CODE,	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	11	1 - QU -	S P U	AMOUNT OF CLARA
AND ACCOUNT NUMBER (See instructions above.)	O R	C	IS SUBJECT TO SETOFF, SO STATE.	N G E N	I D	E D	AMOUNT OF CLAIM
Account No. 3709729			2002	T	D A T E D		
Bassivahlas Barfarmanas			Trade debt		D		
Receivables Performance P.O.Box 768		-			x		
Bothell, WA 98041							
							136.00
Account No. 357-48-9488			Hospital Services				
Roseland Community Hospital							
45 West 111th Street		-			x		
Chicago, IL 60628							
							200.00
Account No. 065555269 1			Telephone Services				
Sprint BCS							
Sprint PCS P.O. Box 219554		-			x		
Kansas City, MO 64121-9554							
							178.73
Account No. 7864580			2006				
State Callection Comities			Trade debt				
State Collection Service P.O. Box 6250		-					
Madison, WI 53701							
							69.00
Account No. 3085030		T	Bank Overdraft	t			
TOE David							
TCF Bank c/o Professional Account Mgmt., LLC		_			x		
P.O. Box 391							
Milwaukee, WI 53201-0391							
							80.96
Sheet no. 8 of 9 sheets attached to Schedule of				Sub			664.69
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	

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In re	Janice M Christman	Case No	
-		Debtor	

				-		1 -	1
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	6	N	l D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	L I QU I D	DISPUTED	AMOUNT OF CLAIM
Account No. 208416123 0048230 (NCO-55312U)			Trade debt	T N	I D A T E D		
Windy City Physicians c/o NCO Financial Systems, Inc. 507 Prudential Road Horsham, PA 19044		-			D		34.00
Account No.						T	
Account No.							
Account No.							
Account No.						H	
Sheet no. 9 of 9 sheets attached to Schedule of	_		<u> </u>	Sub	L tota	ıl ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				34.00
			(Report on Summary of So		ota lule		18,939.05

ABC Financial Services P.O. Box 6800 North Little Rock, AR 72124

Advocate Health Care 4601 Sauk Trail Richton Park, IL 60471

Advocate Trinity Hospital 2320 East 93rd Street Chicago, IL 60617

Advocate Trinity Hospital 2320 East 93rd Street Chicago, IL 60617

AFNI 404 Brock Drive P.O. Box 3097 Bloomington, IL 61702-3097

Alan Kushner D.D.S. & Assoc. 205 North Michigan Avenue Suite 2214 Chicago, IL 60601

American Family Insurance Payment Processing Center P.O. Box 709 Needham Heights, MA 02494-0005

American Medical Collection Agency P.O. Box 1235 Elmsford, NY 10523-0935

Arrow Financial Services, Inc. 5996 West Touhy Ave. Niles, IL 60714

AT&T Broadband 1225 West North Avenue Chicago, IL 60622-1555 Bank Financial 6415 West 95th Street Chicago Ridge, IL 60415-9902

BMG Music Service P.O. Box 91545 Indianapolis, IN 46291-0545

Capital One Bank c/o Capital Management Services, LP 726 Exchange St. - Suite 700 Buffalo, NY 14210

Capital One Bank USA NA P.O. Box 30281 Salt Lake City, UT 84130-0281

Capital One Bank USA NA P.O. Box 30281 Salt Lake City, UT 84130-0281

Chicago Tribune c/o Biehl & Biehl P.O. Box 87410 Carol Stream, IL 60188-7410

Citifinancial Mortgage P.O. Box 9438 Dept. 0251 Gaithersburg, MD 20898-9438

City of Chicago EMS 33589 Treasury Center Chicago, IL 60694

City of Chicago
The Department of Water Management
P.O. Box 6330
Chicago, IL 60680-6330

City of Chicago P.O. Box 88292 Chicago, IL 60680-1292 CMI 4200 International Parkway Carrollton, TX 75007-1912

Collection Systems, Inc. 8 South Michigan Suite 618 Chicago, IL 60603

Collection Systems, Inc. 8 South Michigan Suite 618 Chicago, IL 60603

Collection Systems, Inc. 8 South Michigan Suite 618 Chicago, IL 60603

Columbia House DVD Club Customer Service Center P.O. Box 91605 Indianapolis, IN 46291-0605

ComEd Customer Care Center P.O. Box 87522 Chicago, IL 60680-6330

Cook County Treasurer P.O. Box 4488 Carol Stream, IL 60197-4488

Cook County Treasurer P.O. Box 4488 Carol Stream, IL 60197-4488

Drs. Michet, Michet & Michet 9541 So. Pulaski Road

Drs. Michet, Michet & Michet 9541 So. Pulaski Road Evergreen Park, IL 60805-1911

Enterprise Rent-A-Car 7518 West 98th Place Bridgeview, IL 60455-2312

FIA Csna 4050 Ogletown/Station Rd. DE5-019-03-07 Newark, DE 19713

Heller & Frisone 33 North LaSalle Street Suite 1200 Chicago, IL 60602-2603

Household Auto Finance P.O. Box 17903 San Diego, CA 92177-7903

HSBC Auto Finance P.O. Box 17904 San Diego, CA 92177

Ice Mountain
c/o The Bureaus, Inc.
1717 Central Street
Chicago, IL 60678-1353

Ladies Home Journal Billing Center 1716 Locust Street Des Moines, IA 50309-3023

MCI Consumer Markets Denver, CO 80217-0890

New Millenium Telecommunications 2019 West 95th Street Chicago, IL 60643

Northwestern Internists, Ltd. 676 North St. Clair Suite 415 Chicago, IL 60611 Northwestern Memorial Physicians 75 Remittance Drive Suite #1293 Chicago, IL 60675-1293

Payday Loan Store - Lansing c/o Mages & Price 102 Wilmot Road - Suite 410 Deerfield, IL 60015

People's Energy 130 East Randolph Drive 17th Floor Chicago, IL 60601

People's Energy 130 E. Randolph Drive 17th Floor Chicago, IL 60601

People's Energy Chicago, IL 60687-0001

Receivables Performance P.O.Box 768 Bothell, WA 98041

Roseland Community Hospital 45 West 111th Street Chicago, IL 60628

Sprint PCS P.O. Box 219554 Kansas City, MO 64121-9554

State Collection Service P.O. Box 6250 Madison, WI 53701

TCF Bank c/o Professional Account Mgmt., LLC P.O. Box 391 Milwaukee, WI 53201-0391 Windy City Physicians c/o NCO Financial Systems, Inc. 507 Prudential Road Horsham, PA 19044